

American Express  
PO Box 31525  
Salt Lake City, UT 84131



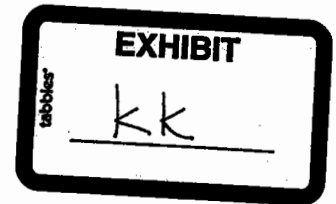
July 15, 2013

1848LON23LXA19613



Donna L Johansen Cross

Warrenton, VA 20187-4581



Reference: 2013195 60 04367 USD

Dear Donna L Johansen Cross,

Thank you for your recent application for the TrueEarnings<sup>SM</sup> Card from Costco and American Express. We do value your desire to establish a relationship with us. We regret that we are unable to approve your request.

#### Reason(s) for Our Decision

Your FICO<sup>®</sup> score (See below)

#### Information About Your FICO<sup>®</sup> Score

We obtained your FICO score from Experian and used it in making our credit decision. Your FICO score is a number that reflects the information in your credit report. Your FICO score can change, depending on how the information in your credit report changes. On July 14, 2013, your FICO score was 532. The FICO score ranges from 300 to 850. The following are the key factors that contributed to your FICO score:

- Serious delinquency.
- Proportion of revolving balances to revolving credit limits is too high.
- Time since delinquency is too recent or unknown.
- Too few accounts currently paid as agreed.
- Too many inquiries in the last 12 months

FICO is a registered trademark of Fair Isaac Corporation in the United States and in other countries.

#### Your Right to Get Your Credit Report

Our decision was based in whole or in part on information obtained in a report from each consumer reporting agency in this letter. Please know that the consumer reporting agency played no part in our decision and cannot supply you with the specific reasons for our decision. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. It can be obtained by contacting them directly. You also have a right to a free copy of your report from the consumer reporting agency if you request it within 60 days after you receive this notice. If you find that any information contained in the consumer report you receive is inaccurate or incomplete, you have the right to dispute the matter directly with the reporting agency.

We've provided an important notice below concerning your rights. The creditor is American Express Bank, FSB.

Applicants who were not approved for a new account at one time may qualify in the future. You are welcome to apply for any of our cards, but please wait at least 30 days before submitting a new application.

If you have any questions, please call 1-800-567-1083 or write to us at the address above. To learn more about protecting your credit, visit our Consumer Resources page at [www.americanexpress.com/consumerresources](http://www.americanexpress.com/consumerresources).

Sincerely,



Robert Garinger  
SVP Global New Accounts

**Experian**  
701 Experian Parkway  
P.O. Box 2002  
Allen, TX 75013  
1 888 EXPERIAN (1 888 397 3742)  
[www.experian.com/reportaccess](http://www.experian.com/reportaccess)

**Notice to U.S. Residents.**

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning American Express Centurion Bank and American Express Bank, FSB is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington DC 20006 (the "Bureau"). The federal agencies that administer compliance with this law concerning American Express Travel Related Services Company, Inc. are the Bureau (address above) and the Federal Trade Commission, Equal Credit Opportunity, Washington D.C. 20580.

**Notice to Ohio Residents.**

The Ohio state laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

